

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

99-086

Application Number

Not yet assigned

Applicant(s)

Andrew S. Van Luchene et al.

Filing Date

March 28, 2000

Group Art Unit

Not yet assigned

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>[Signature]</i>	A	4,700,055	10/13/87	Kashkashian, Jr.			
	B	4,718,009	01/05/88	Cuervo			
	C	5,025,138	01/18/91	Cuervo			
	D	5,477,040	12/19/95	Lalonde			
	E	5,583,760	12/10/96	Klesse			
	F	5,689,100	11/18/97	Carrithers et al.			
	G	5,724,523	03/03/98	Longfield			
	H	09/098,481	06/16/98	MIK et al.			
	I	5,870,721	02/09/99	Norris			
	J	5,878,141	02/02/99	Daly et al.			
	K	5,878,403	03/02/99	DeFrancesco et al.			



FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>[Signature]</i>	L	Humberto Cruz, "CHECKS ARE IN THE MAIL; BUT BEWARE; CTREDIT COMPANY'S LETTER PROMISES MONEY, BUT NEGLECTS TO MENTION HIGH INTEREST RATE", Chicago Tribune, November 25, 1993, North Sports Final Edition, Your Money Section at Pg. 11.
<i>[Signature]</i>	M	Tim Deady, "CHEETAH RACES FOR SOFTWARE SALES; BOBBY DARROLL'S COMPANY CREATES SYSTEMS TO HELP THE RETAIL WORLD BETTER, CHEETAH SOFTWARE SYSTEMS", Los Angeles Business Journal, September 19, 1994, Vol. 16, No. 37, At Pg. 1

EXAMINER

DATE CONSIDERED

9/5/03

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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MA	N	09/274,281	03/22/99	Walker et al.	—	—	
	O	5,893,080	04/06/99	McGurl et al.			
	P	5,923,016	07/13/99	Fredregill et al.			
	Q	5,934,439	08/10/99	Kanoh et al.			
	R	5,945,653	08/31/99	Walker et al.			
	R1	5,950,179	09/07/99	Buchanan et al.			
	R2	5,949,044	09/07/99	Walker et al.			

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							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

S	Dana Phillips, "HE WON'T GIVE UP ON CREDIT CARD PLAN", South Florida Business Journal, December 16, 1994, Vol. 15, No. 17, Section A at Pg. 3.
T	"BENEFICIAL NATIONAL BANK USA AND BJ'S WHOLESALE CLUB LAUNCH FIRST CO-BRANDED CREDIT CARD", Business Wire, August 15, 1995.

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U

"SEARS ROEBUCK IS TESTING A CHARGE CARD BASED ON THE AUTOMATED CLEARING HOUSE WITH LOW-INCOME AND POOR CREDIT-HISTORY CUSTOMERS", Card Fax, January 8, 1996, Vol. 96, No. 6 at Pg. 1.

V

Patricai A. Murphy, BOSCOV'S CONVERTS CHECKWRITERS TO CARDHOLDERS", National Retail Merchants Association Stores, June 1996, Vol. 78, No. 6 at Pg 62-63.

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Gregory J. Gilligan, "CREDIT CARDS FROM RETAIL STORES A MIXED BLESSING FOR SHOPPERS", The Richmond Times Dispatch, July 20, 1997, City Edition, Business Section at Pg. E-1.

X

Laura Spinale, FINANCERS JOCKEY FOR RETAIL", Dealerscope Consumer Electronics Marketplace, August 1997, Vol. 39, No. 8 at Pg. 22-23+.

Y

"KMART PUTS CREDIT CARD APPLICATIONS ONLINE; BRIEF ARTICLE", Daily News Record, August 27, 1997, Section No. 103, Vol. 27 at Pg. 10.

Z

"BEST BUY AND BENEFICIAL NATIONAL BANK USA LAUNCH INTERACTIVE CREDIT APPLICATION", Business Wire, October 7, 1997.

AA

"DEFAULT PROOF CREDIT CARD SYSTEM INC. ANNOUNCES FAVORABLE OFFICE ACTION FOR DEBIT CARD ATM DISPENSER", Business Wire, June 24, 1998.

BB

"DEFAULT PROOF CREDIT CARD SYSTEMS INC. ANNOUNCES TIMELY COMPLETION OF ITS WEB SITE DOMAIN NAME UBUYDEBITCARDS.COM - PATENT PENDING", Business Wire, March 23, 1999.

CC

"DEFAULT PROOF CREDIT CARD SYSTEM INC. NAMES NEW PRESIDENT AND CFO", Business Wire, June 28, 1999.

DD

"DEFAULT PROOF CREDIT COMPANY PROFILE", (<http://members.aol.com/dpccsystem/>), download date: October 7, 1999.

EE

"CURTREM.COM-NEED A CREDIT CARD OR LOWER RATES?", (<http://www.curtrem.com/unsec3a.htm>), download date: October 14, 1999.

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